



this disclosure contains the rules which govern your Statement Savings deposit account.

Variable Rate

The interest rate for your account is variable. Your interest rate and annual percentage yield may change at any time. As of January 26, 2023, the Statement Savings Interest Rate is 0.095% and the Annual Percentage Yield (APY) is 0.10%. If you would like more current rate and yield information please call us at 1-877-487-2977.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Change

We may change the interest rate on your account at any time.

Minimum Balance Requirements

You must deposit at least \$10.00 to open the account. You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.

To avoid the imposition of the maintenance fee you must meet the following requirements: a maintenance fee of \$5.00 will be imposed for each month that the balance in the account falls below \$250.00 on any day of that month.

Compounding and Crediting

We utilize a monthly statement cycle. Interest will be compounded and credited to your account every month. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day an item is deposited.

Other Terms:

We reserve the right to at any time require not less than 7 days' notice in writing before any withdrawal from an interest-bearing account.

The \$10.00 minimum opening deposit and monthly maintenance fees are exempt for 18/65 accounts.